

Information to identify the case:

Debtor 1	Zigmas Mikuzis Jr.	Social Security number or ITIN	xxx-xx-5076
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Donna Mikuzis	Social Security number or ITIN	xxx-xx-0615
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter	7 7/19/19
Case number: 19-20267			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Zigmas Mikuzis Jr.	Donna Mikuzis
2. All other names used in the last 8 years		
3. Address	620 Edgebrook Dr. Shorewood, IL 60404	620 Edgebrook Dr. Shorewood, IL 60404
4. Debtor's attorney Name and address	Saulius Modestas Modestas Law Offices, P.C. 401 S. Frontage Road Suite C Burr Ridge, IL 60527	Contact phone 312-251-4460 Email: smodestas@modestaslaw.com
5. Bankruptcy trustee Name and address	Peter N Metrou Metrou & Nemiroff PC 123 W Washington St Suite 216 Oswego, IL 60543	Contact phone 630-551-7171 Email: trustee7@metandnem.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 7/22/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 20, 2019 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 807 W. John Street, First Floor, Yorkville, IL 60560
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Zigmas Mikuzis, Jr.
 Donna Mikuzis
 Debtors

Case No. 19-20267-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: lmendoza
 Form ID: 309A

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db	+Zigmas Mikuzis, Jr., 620 Edgebrook Dr., Shorewood, IL 60404-9753
jdb	+Donna Mikuzis, 620 Edgebrook Dr., Shorewood, IL 60404-9753
28027910	+Collection Prof/lasalle, Po Box 416, La Salle, IL 61301-0416
28027909	+Collection Prof/lasalle, Attn: Bankruptcy, Po Box 416, La Salle, IL 61301-0416
28027917	+Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
28027919	+Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
28027918	+Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
28027922	+Shapiro Kreisman, 2121 Waukegan Road, Suite 301, Bannockburn, IL 60015-1831

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: smodestas@modestaslaw.com Jul 23 2019 02:26:02 Saulius Modestas, Modestas Law Offices, P.C., 401 S. Frontage Road, Suite C, Burr Ridge, IL 60527
tr	+EDI: QPNMETROU.COM Jul 23 2019 06:03:00 Peter N Metrou, Metrou & Nemiroff PC, 123 W Washington St Suite 216, Oswego, IL 60543-8298
28027908	+EDI: AMSHER.COM Jul 23 2019 06:03:00 AmSher Collection Srv, 4524 Southlake Pkwy Ste, Hoover, AL 35244-3271
28027907	+EDI: AMSHER.COM Jul 23 2019 06:03:00 AmSher Collection Srv, 4524 Southlake Parkway, Ste 15, Hoover, AL 35244-3271
28027906	+EDI: ACBK.COM Jul 23 2019 06:03:00 American Credit Acceptance, 961 E Main St, Spartanburg, SC 29302-2185
28027905	+EDI: ACBK.COM Jul 23 2019 06:03:00 American Credit Acceptance, Attn: Bankruptcy Dept, 961 E Main St, Spartanburg, SC 29302-2185
28027913	+EDI: IIC9.COM Jul 23 2019 06:04:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
28027912	+EDI: IIC9.COM Jul 23 2019 06:04:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
28027914	E-mail/Text: rev.bankruptcy@illinois.gov Jul 23 2019 02:27:54 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338
28027915	+EDI: IRS.COM Jul 23 2019 06:03:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
28027916	+EDI: MID8.COM Jul 23 2019 06:03:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
28027920	+E-mail/Text: bankruptcy@optimarecoveryservices.com Jul 23 2019 02:28:25 Optima Recovery Services, LLC, Attn: Bankruptcy, Po Box 52968, Knoxville, TN 37950-2968
28027921	+E-mail/Text: bankruptcy@optimarecoveryservices.com Jul 23 2019 02:28:26 Optima Recovery Services, LLC, P O Box 52968, Knoxville, TN 37950-2968

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28027911 ##+Heartland Bank And Tru, Pob 166, Carlock, IL 61725-0166

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: lmendoza
Form ID: 309A

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jul 22, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

Peter N Metrou trustee7@metandnem.com, pmetrou@ecf.axosfs.com

Saulius Modestas on behalf of Debtor 1 Zigmas Mikuzis, Jr. smodestas@modestaslaw.com

Saulius Modestas on behalf of Debtor 2 Donna Mikuzis smodestas@modestaslaw.com

TOTAL: 4